

# The Resilient Library Newsletter

January 16, 2022

Volume 16 Issue 2

## Where to Live in the Second Half of Life

*What the author of 'Right Place, Right Time'  
recommends about moving in your 50s or 60s*

### PLEASE NOTE:

Many of the images and underlined text in this newsletter have hyperlinks to their corresponding websites.

Press **Click** or **Ctrl+click** on images and underlined text to be directed to those websites.

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Credit: Getty

By Richard Eisenberg

It's probably the biggest retirement question you have (after Do I have enough money to retire?): Where should I live in retirement?

The question really needs to be split in half: Which community and neighborhood should I live in? And what kind of home should I live in?

### Right Place, Right Time

In his excellent new book, "[Right Place, Right Time](#)," author Ryan Frederick has some smart ideas to help you answer both questions about where to live in the second half of life. He shared them with me when I interviewed him for Next Avenue

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## Here's how to plan for different scenarios.

By Paula Spencer Scott

Where will you live when you're older?

About half of retirees (52%) remain in their homes they had in their 50s according to a 2020 report from Boston College Center for Retirement Research. Another 17% are “stable movers” who relocate to a new home at retirement, then stay put. Then, 14% move often in retirement and 16% are “late movers,” who are forced to move following a health crisis in their 80s.

“The challenge is that it is very difficult to tell early on which households will need to move in their old age,” say the report's authors.

What's key? A realistic assessment of your wants, needs and financial situation.

As you consider:

**Do the math.** Your choice has to fit your retirement budget through your remaining life. A useful tool: the Social Security Administration's [Life Expectancy Calculator](#).

**But factor in the “heart math.”** That covers social-emotional needs (family, services, activities), climate, safety, recreation, transportation (to medical care, shopping, volunteering, the airport) — and your dreams.

“You have to sit and think about what's really important to you,” says Michael Trickey, a CPA and author of [“Finding Home Over 50: Achieving Your Housing Needs and Life List Dreams in Retirement.”](#)

“The older you get, the harder it is to make



Photo by [Ian MacDonald](#) on [Unsplash](#)

changes,” he says.

**Don't get hung up on labels.** Terminology in the housing market is inconsistent. One region's “retirement community” is another's “assisted living.” The warm-and-fuzzy word community is tacked onto a wide variety of differing set-ups.

**Stay open-minded.** Baby boomers are remaking yesterday's versions of almost every genre in their own image.

These are the major buckets of later-life housing:

### Aging in Place

Aging in place means staying in your current residence and community and not relocating to a retirement community, assisted living or nursing home. This is what most people ideally want. Here's what to consider if you'd like to age in place:

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**Maintenance needs.** It's not just you getting older — your home will, too. Most single-family homes that those over 65 live in today are more than 40 years old....

**Finances.** Even if a mortgage is paid off, property taxes may continue to rise, eating up more of a fixed income. As millennials with work flexibility continue to flee urban areas, some family-sized suburban homes are worth a premium, making selling and downsizing more attractive. For others, reverse mortgages make sense to tap equity to stay put.

**Changing needs.** Home modifications can prolong independence when based on Universal Design principles (barrier-free designs accessible and safe for all), such as no-step entryways, lever handles and higher commodes. Often needed over time are a main-floor bedroom and full bath, plus halls, shower openings and floor surfaces (wood, not carpet) that accommodate wheelchairs.

**Support for the long haul.** “If you choose to live independently, you don’t have to do it alone,” Trickey says. Home care services ranging from rides to personal help to companionship can be hired, while home health care agencies can provide skilled nursing and physical therapy. These services, of course, come with costs.

To assess your home room-by-room, see AARP’s [HomeFit guide](#). Consider consulting a [certified-aging-in-place specialist](#) (CAPS), an expert who’s completed a National Association of Home Builders program.

## Variations to Aging in Place

### *Forming or Joining a ‘Village’*

In the grassroots [Village Movement](#), groups of local residents band together to form nonprofit membership organizations that allow them to remain in their own homes while pooling resources for joint benefits. This is not to be confused with



Photo by [Dhruv Mehra](#) on [Unsplash](#)

The Villages, a large retirement community in Florida.

Monthly or annual fees cover such services as shopping, transportation, home repairs, dog-walking, tech support and health/wellness programs. The area served can range from a few blocks to (in more rural areas) many square miles.

Boston’s [Beacon Hill Village](#) pioneered the concept in 2001, and its robust website provides a good picture of what this model can look like.

[Village-to-Village Network](#) offers both a locator and toolkit for starting one.

### ***Naturally-Occurring Retirement Communities (NORC)***

Is your apartment building, neighborhood or rural community aging together?

Unlike Villages, naturally-occurring retirement communities ([NORCs](#)) are unplanned. Large numbers of residents happen to be over 60. In response, government agencies and private partners sometimes provide special services, such as transportation, activities or volunteer opportunities.

Despite the growing need, they’re not yet widely funded. [New York State’s NORC program](#) is a pio-

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neering example.

### **Homesharing**

In this “Golden Girls” model, retirees live together — either in a home that one person owns and others rent or that’s purchased or rented together. Alternatively, a home is shared with still-working adults or students.

Cost savings and companionship make this a popular option among single retirees, who are often women, according to [sharinghousing.com](https://www.sharinghousing.com).

Sites that let users list or find rooms include [Senior Homeshares](#), [Silver nest](#) and the [National Shared Housing Resource Center](#), a network of nonprofit home-share programs.

### **Downsizing and Relocating**

Some people choose to move to a more right-sized or age-friendly home, or to a new location that’s closer to family or fits better with their lifestyle....

### **Multi-Generational Housing**

One-fifth of those over 65 live with an adult relative of another generation, according to the Harvard report [Housing America’s Older Adults 2019](#). There’s been a sharp uptick since 2000, says the advocacy group [Generations United](#), driven in part by the recession, boomers’ relative financial stability (positioning them to host other generations) and growing numbers of chronic health conditions and disabilities.

Plus, COVID-19 has made congregate living situations like assisted-living less appealing to some.

### **Co-Housing With Adult Children**

About 65% of 65– to 79-year-olds in multi-generational households live with adult children in

homes they own, while most of those over 80 in multi-generational households live in adult children’s homes. Adding an “in-law” suite with a separate kitchen to an existing home combines togetherness with privacy.

### **Accessory Dwelling Units (ADUs)**

Also known as backyard cottages, guest houses or (less appealingly) “granny pods” or “granny flats,” these tiny homes are located on the property of another residence (often an adult child). [ADUs](#) provide independence but close proximity to relatives who can provide help as needed.

[Zoning regulations vary widely by state and locality](#), but there’s a growing push to ease restrictions on secondary residences. Costs vary, too, as an ADU can be as simple as a used trailer in the backyard or as elaborate as a custom-built home.

Rentals are a newer option. [Care Cottages by UMH](#) are temporary, 600-square-foot, one-bedroom prefabs delivered for an installation fee (of \$8,000 to \$10,000) plus a monthly fee (\$2,000).

### **Moving to a New Place, Together**

Some families [pool resources to find a better intergenerational fit](#). Builders are responding to the under-one-roof trend with purpose-built homes.

Homebuilder Lennar calls its [Next Gen](#) models “a home within a home,” featuring separate suites with their own entrance and a kitchen that connect to the primary floor plan. More of the same: D.R. Horton’s [MultiGen Home](#) and Toll Brothers’ [Multi Gen](#). This twist on the duplex is sometimes found within planned communities. Custom builders increasingly offer such plans, too.

### **Independent Community Options**

Another option is age-restricted communities for adults living on their own — sometimes referred to as retirement communities.

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These often contain a mix of detached or semi-detached houses, townhomes and apartments, as well as communal spaces like walking paths, golf courses, pools, gyms, recreation centers and other forms of entertainment. There are usually amenities, too, like community activities, on-site hair salons, meal services, housekeeping or laundry.

Their character, lifestyle, and costs vary enormously.

### ***Large-Scale Developments***

Known as “active adult” communities, these enclaves have evolved beyond the stereotypes of a generation ago. Think spas, pubs, sports teams and pop-up cafes.

Case-in-point: the Jimmy Buffett-themed [Latitude Margaritaville](#) brand, with locations in Florida and South Carolina, include beach clubs, town square and a “Barkeritaville” pet spa.

Within the sprawling [Rancho Mission Viejo](#) in California’s Orange County, a gated 55+ community is connected to family neighborhoods that share parks and a farm.

Some developments have additional services as residents need more help, such as housekeeping or meals, though not medical or nursing care. As in any private home, these can be hired as needed.

### ***Smaller, Retirement-Focused Communities***

Communities emphasizing wellness and social connection on a smaller scale are springing up in cities and suburbs. Some are constructed in repurposed buildings like former shopping malls or hospitals. These “adaptive reuse” build projects often combine the convenience of apartment living with

amenities targeted to older people, including social activities and outings.

Increasingly popular: [College-linked communities](#), located on or near campuses. The extent of connection varies by school. Some allow residents to take classes and use facilities. Although popular with alumni, a degree isn’t a pre-req. Some are continuing-care communities, meaning residents can access additional services should they need more help.

### ***Co-Housing and Intentional Communities***

More grassroots are intentional communities: groups of people who choose to live together and share resources on the basis of common values. These aren’t necessarily age-restrictive.

Two increasingly popular types are [green retirement communities](#), which focus on sustainable construction and a green lifestyle, and [cohousing](#), where residents have their own homes but share kitchens, dining spaces and outdoor spaces.

“Co-housing provides the privacy we’ve all become accustomed to with the community we seek,” says Karin Hoskin of [Cohousing USA](#), a nonprofit that supports co-housing communities.

[The Foundation for Intentional Community](#) keeps an online directory and many resources for finding and forming such communities.

### ***Manufactured Housing Community***

Some newer “senior mobile home communities” are [age-restricted](#) and feature community centers, pickleball courts and more. Even upscale versions tend to be more affordable than fixed-site homes. Some communities are land-lease, meaning you own the home and rent the land it sits on.

Some commercial groups maintain listings, such as [Active Adult Living](#).

## Book Spotlight



Click on image to  
go to library catalog  
to request item.

**From back cover:** “The right place can help elevate personal well-being. It can help promote purpose, facilitate human connection, catalyze physical activity, support financial health, and inspire community engagement. Conversely, the wrong place can be detrimental to health, as the COVID-19 pandemic has highlighted. In *Right Place, Right Time*, Ryan Frederick

argues that where you live matters enormously — especially during the second half of your life. Frederick, the CEO of Smartliving 360 and a recognized thought leader on the intersection of place and healthy aging, provides you with tools to evaluate your living situation, ensuring that you weigh all the necessary factors to make a sound decision that optimizes your current and future well-being.

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and for the new episode of the podcast I co-host, “Friends Talk Money.”

“Place often gets overlooked” when people think about how they can live a long, healthy life, Frederick said. “People don’t understand how important place is in the context of healthy aging.”

Many of us spend too much time focusing on what a prospective home’s primary bedroom and appliances look like, he noted, and not enough about the social connections we’ll have and can make in the area the home is in.

Frederick (who, incidentally, hates moving) is a consultant and researcher whose company [SmartLiving 360](#) focuses on the nexus between real estate and [living longer lives](#).

But he also speaks with authority about where to live in your 50s and 60s based on personal experience: Frederick and his family moved from Baltimore to Austin, Texas two years ago, though he concedes he didn’t do *everything* right. “It’s all going to work out, but we would have been better off had we done a little more research years in advance,” he said.

## Researching Communities and Neighborhood

To do your research, Frederick suggests reviewing the [Milken Institute’s Best Cities for Successful Aging](#) and [AARP’s Livability Index](#). For neighborhoods, he noted, there’s [Nextdoor.com](#). And to see how walkable an area might be, Frederick said, [Redfin.com](#) has a “Walk Score” for addresses around the U.S.

One perhaps unexpected type of research Frederick recommends when choosing an area is scoping out how well poised it is for the future. After all, you’ll probably be living there for years, if not decades, ahead.

“You want to be in a place where it has a certain dynamic component to it, where there’s additional opportunities to grow and earn money in different ways,” Frederick said. That also means assessing whether the area will likely be able to attract workers who’ll provide the kinds of services you may want and need, including long-term care.

“Friends Talk Money” podcast co-host Pam Krueger advised beginning your research by coming up with a short list of possible areas — maybe five — ones where you can actually see yourself living day to day, she said, not a vacation location.

Be sure to look into access to excellent health facilities....

“Medicine was really important to me. I just know that the older you get, the more the possibilities are that you might need some emergency care,” she said....

Krueger also recommended checking out the tax system where you might want to live.

“I would rather live in a state where I might be able to reduce my expenses, including taxes,” she said. “There are nine states that don’t have an income tax and about a dozen that don’t have any estate or inheritance taxes.”

## Picking a Particular Home

When choosing a particular place to live — a house, townhouse, condo, retirement community or apartment — Frederick said: figure out what you're going to need in your personal space.

"One of the sad things I see is you find people that love their home, love their neighborhood, but there's some fatal flaw in their house that will force them to move elsewhere earlier than they might prefer," he said.

Sometimes, when choosing a home, you need to put your foot down to ensure changes are made to it so you can live there more easily as you get older. Frederick did that....

Said Savage: "I think part of this is just thinking about what's the environment that will make you happy. You don't want to buy a three-story house with your bedroom on the top floor," because you may have trouble with steps as you age.

And, she added: "Don't ever think you're going to find the perfect place. If you're in the perfect place, don't move." □

Excerpted from [Where to Live in the Second Half of Life](#) | NextAvenue.org



### Three Nationally Recognized Voices Talking About Your Life in Retirement

<https://friendstalkmoney.org>

Available on All Major Platforms

Examples of podcasts available on this site:

- How to invest with rising inflation
- How retirees get taxed
- How to choose where to live

## Continuing Care Retirement Communities

Continuing care retirement communities (CCRCs) are independent dwellings that double as assisted living and skilled nursing care as more help is required. (Confusingly, in the senior housing market these are sometimes referred to as "independent living.")

CCRCs often have wellness centers, activities, events and transportation. Residents pay an entrance fee (often in tens of thousands) as well as monthly or other fees depending on the level of care needed.

This arrangement is ideal for those who find it appealing to remain within the larger community they're familiar with even if they become sick or frail. [Here are the questions to ask yourself before signing onto a CCRC.](#)

## Assisted Living

[Assisted living](#) is residential housing that emphasizes privacy and independence while providing 24-hour access to help with certain everyday activities, like meals or transportation.

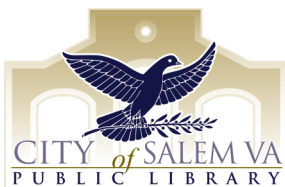
Assisted living best serves those who may find managing a household too taxing but don't need as much personal assistance and want to live in a safe environment near other people. A care plan, including some medical and personal care, is tailored to individual needs.

Residential care homes (sometimes called board-and-care homes) are smaller assisted living facilities — often in an actual house. The [Green House model](#) has been used to create hundreds of these settings, with private rooms and outdoor spaces.

You can also look for members of the [Eden Alternative Registry](#), which emphasizes individualized care in "life affirming" environments.

The [Eldercare locator](#) provides the local lay of the land for assisted living and other care-specific options.





### Salem Public Library

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**SUBSCRIPTION INFORMATION:** If you would like to subscribe, you can either call the library OR email us at [library@salemva.gov](mailto:library@salemva.gov) OR pick up a print copy in our **NEW BOOK SECTION**. We will also post a link on our [website home page](#) to view this newsletter online. Archived versions are posted on our website on the Adult Resources page.

### **LIBRARY SERVICES/EVENTS BEING OFFERED AT THIS TIME:**

**NEW SUMMER HOURS:** We are OPEN TO THE PUBLIC Mon to Thurs, 10am to 8pm and Fri to Sat, 10am to 5pm.

### **AFTERNOON BOOK CLUB— Tuesday, January 25th, 1 p.m.:**

**Best of 2021** — Choose any book from a national “best of” list such as NYPL, NPR, Goodreads, newspapers and magazines.

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## Care Community Options

Many facilities provide a stepped-up level of skilled nursing care and support. These are intended for those who are frail or ill and require 24-hour care. Few people plan ahead to live in this style of housing.

### **Nursing Homes**

At nursing homes, care is supervised by a medical doctor (who is not typically on site, though a registered nurse may be).

### **Skilled Nursing or Rehabilitation Care**

A shorter-term housing provided at nursing homes or stand-alone facilities, this is for those who have been discharged from a hospital or have a chronic illness and require more even care services than is typically provided at a nursing home, such as rehabilitation therapy,

### **Memory Care**

This round-the-clock residential care for people with Alzheimer's or other dementias may be located within a dedicated wing of a nursing home or in a stand-alone facility.

Care is provided by those with some training in memory disorders and typically includes activities like art or reminiscence therapy, in a secure environment for those who wander....

### **Hospice Care**

Whether in stand-alone facilities or located within skilled nursing centers, this care emphasizes quality of life for those with a terminal illness. [Here's how to choose hospice care.](#)

## Other Alternatives

**The transient life.** Move from place to place using an RV, boat, or cruise ship as your full-time home. A newer example: [Storylines](#) residential cruise ship.

**Retiring abroad.** [The trend jumped by 40% from 2007 to 2017](#), motivated by a mix of cost-savings and adventure.

**Longer-term voluntarism.** While some kind of home base is eventually necessary, options that include long-term housing include [seasonal national park work](#) and [The Peace Corps](#). □

Excerpted from [Understand Your Housing Options](#) | NextAvenue.org